

Attorney Docket #: PAT 733BW-2
 First Named Inventor: Alan G. McNaughton et al.
 U-075-11874901

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Title of Invention
MULTIPERSONALITY AUTOMATED TRANSACTION EXECUTION SYSTEM WITH MACRO ACCOUNT

The specification was filed on June 30, 2000 as PCT International Application No. PCT/CA00/00771. /

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign/PCT Application(s)

Application Number(s)	Country	Date of Filing	Priority Not Claimed	Certified Copy Attached YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
CA 2,276,637 /	CA /	June 30, 1999 /	<input type="checkbox"/>	<input checked="" type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

Direct all correspondence to Customer No. 26123

POWER OF ATTORNEY

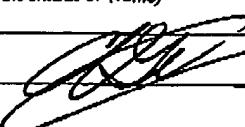
I hereby appoint the practitioners at Customer No. 26123 as my attorneys or agents with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all correspondence to Customer No. 26123, Borden Ladner Gervais LLP, 1100-100 Queen St., Ottawa, Ontario, Canada K1P 1J9.

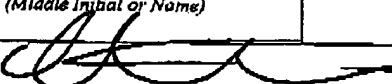
Address all telephone calls to Andrew R. Hicks (telephone: 403-232-9642) (telefax: 403-266-1395).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

1. Full name of sole or first inventor

<u>ALAN</u> <small>(Given Name)</small>	<u>G.</u> <small>(Middle Initial or Name)</small>	<u>MCNAUGHTON</u> <small>(Family or Last Name)</small>
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2. Full name of SECOND inventor

<u>E. JOHN</u> <small>(Given Name)</small>	<u>R.</u> <small>(Middle Initial or Name)</small>	<u>SINTON</u> <small>(Family or Last Name)</small>
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